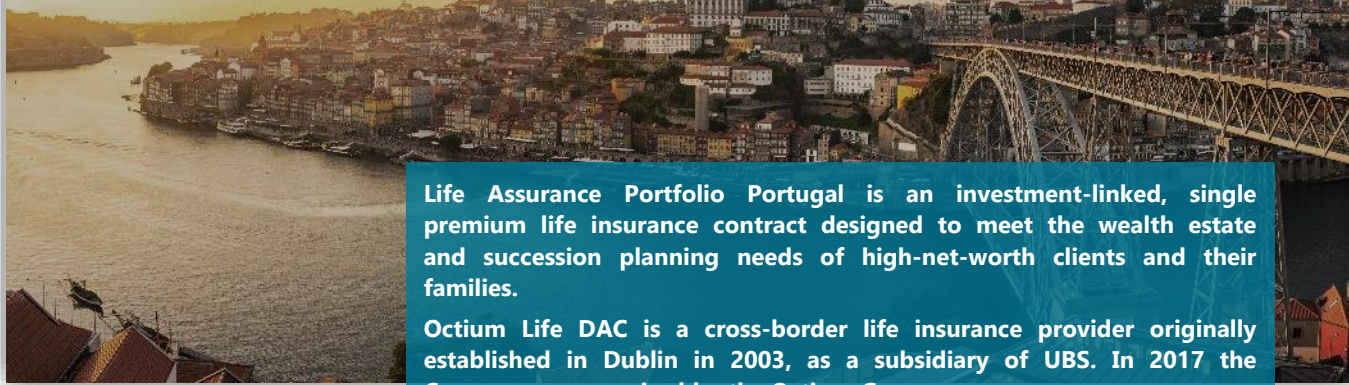


Life Assurance Portfolio Portugal



Life Assurance Portfolio Portugal is an investment-linked, single premium life insurance contract designed to meet the wealth estate and succession planning needs of high-net-worth clients and their families.

Octium Life DAC is a cross-border life insurance provider originally established in Dublin in 2003, as a subsidiary of UBS. In 2017 the Company was acquired by the Octium Group.

The Group offers unique life insurance solutions globally for high-net-worth individuals and their families to suit their specific circumstances and long-term planning needs.

Product features

General

Product type	Investment-linked life insurance product
Policy currency	EUR, USD, GBP, CHF
Term	<ul style="list-style-type: none"> • Whole of life • Fixed term (minimum period of 10 years unless otherwise agreed by Octium), automatically renewed on an annual basis (with possibility to opt-out)

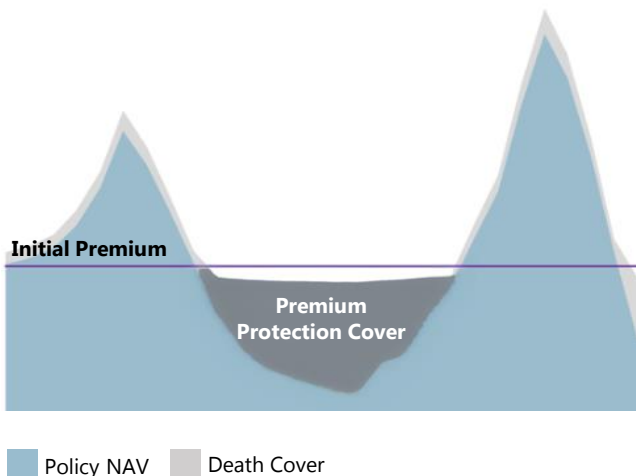
Parties

Policyholder	One or more natural persons or a single legal entity
Insured Person	<ul style="list-style-type: none"> • One or more natural persons • First and last death basis available
Beneficiaries	<ul style="list-style-type: none"> • One or more natural persons or legal entities • Nominated for death benefit, and/or survival benefit for fixed term policies

Premium

Initial Premium	Min. EUR 250'000
Additional Premium	Possible at any time (min. EUR 50'000)

Premium Protection Cover



Investment

Investment Strategy	Choice of a wide range of investments, diversified by management style, risk profile and underlying asset type
Switch	Available at any time, in line with the client's risk profile and investment objectives

Cover

Available Death Benefits	<ul style="list-style-type: none"> • Standard Death Cover: the lower of 1% of the Policy Value and EUR 10'000 • Enhanced Death Cover: a percentage between 1% and 10% multiplied by the Policy Value
Premium Protection Cover	Pays an additional amount equal to 90% of net premiums paid less the policy value

Surrender

Partial surrender	Possible at any time (min. EUR 50'000)
Total surrender	Possible at any time

The Premium Protection cover is paid if the Policy Value, as of the end of the quarter preceding the valid notification of the Insured's death, is less than 90% of the Net Premiums Paid on the same date.

The value of the Premium Protection cover will be equal to the difference, if positive, between 90% of the Net Premiums Paid and Policy Value, both as recorded at the end of the quarter preceding the valid notification of the Insured's death.

The Premium Protection Cover can be chosen at inception only and may be cancelled at any time by the Policyholder. In this case, it cannot be reactivated.

The cost of such cover, if payable, shall be in proportion to the actual risk covered, calculated on a quarterly basis and deducted at the beginning of each quarter. This cost will be reflected in the death risk fee and will not be a separate fee.

N.B: Premium Protection cover operates only in the event of death of the Insured Person (not in the event of partial, total surrender or maturity).

For more detailed information on this cover, please refer to the T&Cs.



Product benefits



Policyholder and asset protection

- Depending on how it is set up, Life Assurance Portfolio Portugal and its underlying assets are protected against creditors' claims
- Policy underlying assets are segregated by the insurance company's assets



Flexibility

- Life Assurance Portfolio Portugal gives clients the flexibility to adapt to their needs
- Life Assurance Portfolio Portugal is a simple, flexible and unique wealth planning tool compared to others (e.g. trusts, foundations, holding companies, etc.)



Wealth transfer and succession planning

- Free beneficiary clause, which can be changed at any time.
- Various death covers also available with premium protection option
- Easy and immediate transfer of benefits to beneficiaries in the event of death, as instructed by the policyholder



Compliance

- Life Assurance Portfolio Portugal is a fully compliant solution to hold and invest assets abroad



Underlying Investment

- Wide range of eligible investments underlying the policy, professionally managed by selected Asset Managers
- The policyholder can choose the investment strategy, which can be changed at any time



Privacy

- Simplified reporting obligations
- In scope of Automatic Exchange of Information



Mobility

- Life insurance is recognized in the EU and in almost all international locations
- Movement of beneficial ownership abroad



Tax

- No insurance premium tax. ASF supervisory levy is payable on premiums
- No Wealth Tax
- Tax deferral
- Payments to Policyholders are subject to Personal Income Tax
- No inheritance tax. Death Benefit payments are exempt from Personal Income Tax and Stamp Duty
- No VAT on Asset management and Custody fees
- No Swiss Stamp Tax

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Octium Life DAC is a subsidiary of Octium Holding S.A. and is registered in Ireland.

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V. 1.2025

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